

EXHIBIT E

MONTHLY BILL

Payment Summary	
Last Payment Received	09/15/2016
Current Payment Due	\$116.25
Total Due by 10/08/2016	\$116.25

Loan Sequence	Date Disbursed	Loan Program	Original Balance	Current Balance	Outstanding Interest	Interest Rate	Monthly Payment	Current Due
1011	10/29/2007	PEPLN	\$6,557.38	\$5,318.39	\$1.81	6.250%	\$52.37	\$52.37
*1006	09/28/2006	PEPLN	\$7,103.83	\$6,488.37	\$2.21	6.250%	\$63.88	\$63.88

*Late fees will be assessed in accordance to the requirements set forth by the loan owner. Each unique owner/loan program may have differing late fee requirements. The owner will assess late fees on any loans listed above that are identified with an asterisk. If there are dates listed below the heading 'Received After This Date', which are prior to the date you are making your payment, the following late fee will be assessed.

Received After This Date	Late Fee to be Assessed
10/23/2016	\$3.19

Sign in to Account Access at [AesSuccess.org](https://aesuccess.org) and update your Account Profile preferences if you would prefer that we send you an email reminder instead of a paper statement.

Total paid since your last statement	\$116.25
Interest Satisfied	\$72.62
Principal Satisfied	\$43.63

As of today, you've paid on your loans	\$10,907.95
Total Interest Satisfied	\$6,630.79
Total Principal Satisfied	\$4,277.16

You may be required to remit your full monthly installment amount, even if your loan(s) are paid ahead, in order to maintain reduced interest rate eligibility under any applicable Repayment Incentive Program offered by your lender(s). Contact us for details.

Customer Statement (IF LATE, SEE ABOVE)

Amount Enclosed: Do not write dollar sign in boxes below or on check.

Total Amount Due:

\$

\$116.25

20162610101884750181000011625000000000000000005

#BWNDHKB
#B876 6897 5209 17L3#
TASHANNA B GOLDEN
84 ALBERTA AVE
STATEN ISLAND NY 10314-4741

AMERICAN EDUCATION SERVICES
PAYMENT CENTER
HARRISBURG PA 17130-0001

C, BRLP

HOW TO PAY

- **Pay Automatically:** Enroll at aesSuccess.org to use *Direct Debit*, our FREE automated payment service. You may even qualify for an interest rate reduction.
- **Pay Online:** aesSuccess.org
- **Pay by Phone:** 800.233.0557
- **Pay by Mail/Bill Payer:** American Education Services
Payment Center
Harrisburg, PA 17130-0001

Include your account number on a check or money order made payable to **American Education Services**. Do not send cash. Only send payments to this address. All other communications, including payment application instructions, should be sent to the correspondence address.

If you pay by check, you authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. This can mean that funds are withdrawn the day we receive your check and/or that you may not receive your check back from your financial institution.

Payment Processing: It may take a few days for the payment to be posted to your account. Once we are notified of the payment, we will update your account and the payment will be effective the day it was received.

Late Payments: A late payment results in additional interest accrual and potential late charges, as authorized by your promissory note and your lender's policy. To minimize additional interest accrual and late charges, depending on your lender's policy, pay the entire monthly installment amount by the due date each month.

PAYMENT OPTIONS

If you can't afford your student loan payments, you may be able to:

- Lower your monthly payments* • Temporarily postpone your payments*
 - Change your payment due date • Reduce or "cancel" your loan*
- * Subject to eligibility requirements

Payment Plans: FFELP (Federal Family Education Loan Program) loans are eligible for Standard, Graduated, 25-Year Extended (fixed or graduated), Income-Sensitive Repayment, and Income-Based Repayment. You can change your repayment plan annually, but may request Income-Based Repayment at any time. If you have Private Education Loans, call us to learn more about your repayment plan options.

For additional payment plan information, or to request a plan, call us or visit aesSuccess.org/PaymentPlans. You can also explore your options at the U.S. Department of Education's website, studentaid.gov.

Deferment or Forbearance: If you are having financial difficulty, you (and your cosigner, if applicable) may qualify for a deferment or forbearance to temporarily reduce or postpone payments. For FFELP loans, to determine if you qualify, log into Account Access at aesSuccess.org and take our Postpone Payment Eligibility Quiz. For Private Education Loans, call us to learn about available options. The use of deferment or forbearance may delay or disqualify your eligibility for specific borrower benefits, such as cosigner release and interest rate reductions, depending on your lender.

GENERAL INFORMATION

Payment Application: We apply payments first to outstanding accrued interest, then to the principal balance, unless late fees have been assessed. To learn more about how your payments are applied, and targeting payments, visit aesSuccess.org/PaymentApplication. If you have Private Education Loans, review your promissory note or call us for additional information.

Payments In Full: The balance on this bill is not a valid payoff amount, as it may not account for all accrued interest or fees. For a valid payoff amount, select Payoff within Account Access at aesSuccess.org or call our toll-free number. Portions of a consolidation (such as subsidized and unsubsidized) must be treated as one loan. Insufficient payoff amounts may be returned. Send payoff amounts to: AES/Paid in Full, PO Box 2251, Harrisburg, PA 17105-2251.

Paid Ahead Status: Depending on your lender's policy, you may be required to remit your full monthly installment amount each month, even if your loans are paid ahead in order to maintain reduced interest rate eligibility under any applicable Repayment Incentive Program. Contact us for more information on your lender's policy. Unless you specify otherwise, we apply payments in excess of the amount due first to outstanding installments, then future bills. **EXCEPTION:** If you are billed for \$0 under the Income-Based Repayment plan, or are on a reduced payment forbearance, payments will not satisfy future bills. If your paid ahead amount only partially satisfies a future bill, the total amount due will be the portion not satisfied by your paid ahead amount.

If you have satisfied a full future bill, your amount due could be \$0. While paid ahead or partially paid ahead, you should continue to make payments since interest will continue to accrue daily.

Consumer Reporting Agencies: We report information about loans to the nationwide consumer reporting agencies. Late payments, missed payments or other defaults may be reflected in your credit report and the credit report for any other party to the loans.

Cosigner Notice: If a past due amount is reflected, the student borrower on the loans has become delinquent. If you are the cosigner, you are responsible for payment. Michigan residents have 30 days from the date of this statement to either pay the past due amount or contact us to make a payment arrangement. Illinois residents have 15 days from the date of this statement to either pay the past due amount or contact us to make a payment arrangement.

Interest Accrual: Interest accrues on your student loans daily, even if your loans are not in repayment. When you make a payment, it can only satisfy interest that has accrued on your loans up to the date the payment is applied.

Capitalization is the addition of unpaid interest to the principal balance of your loans at the end of grace, deferment or forbearance. This will increase your student loan debt, may result in a higher monthly installment amount, and it may take you longer to pay off your student loans.

You are responsible for all of the interest that accrues during a forbearance. Any interest that you do not pay during the forbearance will be capitalized at the end of the forbearance. During a deferment, the government pays the interest that accrues on your subsidized federal student loans; however, you remain responsible for interest that accrues on your unsubsidized federal student loans and Private Education Loans. Any interest that you do not pay on your unsubsidized federal student loans and Private Education Loans during a deferment will be capitalized at the end of the deferment. To avoid capitalization of interest, limit the use of forbearances or deferments or pay the interest that accrues during these periods, if you are able to do so.

Save Time and Money at aesSuccess.org

• Make Payments • Explore Repayment Plan Options • Update Contact Information • Review Account History • Go Paperless 

Need help understanding your bill?
Visit aesSuccess.org/Bill.

Attention Servicemembers

Learn about the benefits that you may be eligible for, including the Servicemembers Civil Relief Act (SCRA), at aesSuccess.org/Servicemembers.

**QUESTIONS?**

Visit aesSuccess.org or call us toll-free at 800.233.0557 Mon – Fri 7:30AM to 9PM (ET).

Correspondence Address: American Education Services
PO Box 2461
Harrisburg, PA 17105-2461

Credit Dispute: AES Credit
PO Box 61047
Harrisburg, PA 17106-1047

Do not send payments to these addresses. This will cause a delay and could cause your loans to show past due.

PHEAA0000427

HOW TO PAY

- **Pay Automatically:** Enroll at aesSuccess.org to use *Direct Debit*, our FREE automated payment service. You may even qualify for an interest rate reduction.
- **Pay Online:** aesSuccess.org
- **Pay by Phone:** 800.233.0557
- **Pay by Mail/Bill Payer:** American Education Services
Payment Center
Harrisburg, PA 17130-0001

Include your account number on a check or money order made payable to **American Education Services**. Do not send cash. Only send payments to this address. All other communications, including payment application instructions, should be sent to the correspondence address.

If you pay by check, you authorize us to make a one-time electronic fund transfer from your bank account or to process the payment as a check transaction. This can mean that funds are withdrawn the day we receive your check and/or that you may not receive your check back from your financial institution.

Payment Processing: It may take a few days for the payment to be posted to your account. Once we are notified of the payment, we will update your account and the payment will be effective the day it was received.

Late Payments: A late payment results in additional interest accrual and potential late charges, as authorized by your promissory note and your lender's policy. To minimize additional interest accrual and late charges, depending on your lender's policy, pay the entire monthly installment amount by the due date each month.

PAYMENT OPTIONS

If you can't afford your student loan payments, you may be able to:

- Lower your monthly payments* • Temporarily postpone your payments*
 - Change your payment due date • Reduce or "cancel" your loan*
- * Subject to eligibility requirements

Payment Plans: FFELP (Federal Family Education Loan Program) loans are eligible for Standard, Graduated, 25-Year Extended (fixed or graduated), Income-Sensitive Repayment, and Income-Based Repayment. You can change your repayment plan annually, but may request Income-Based Repayment at any time. If you have Private Education Loans, call us to learn more about your repayment plan options.

For additional payment plan information, or to request a plan, call us or visit aesSuccess.org/PaymentPlans. You can also explore your options at the U.S. Department of Education's website, studentaid.gov.

Deferment or Forbearance: If you are having financial difficulty, you (and your cosigner, if applicable) may qualify for a deferment or forbearance to temporarily reduce or postpone payments. For FFELP loans, to determine if you qualify, log into Account Access at aesSuccess.org and take our Postpone Payment Eligibility Quiz. For Private Education Loans, call us to learn about available options. The use of deferment or forbearance may delay or disqualify your eligibility for specific borrower benefits, such as cosigner release and interest rate reductions, depending on your lender.

GENERAL INFORMATION

Payment Application: We apply payments first to outstanding accrued interest, then to the principal balance, unless late fees have been assessed. To learn more about how your payments are applied, and targeting payments, visit aesSuccess.org/PaymentApplication. If you have Private Education Loans, review your promissory note or call us for additional information.

Payments In Full: The balance on this bill is not a valid payoff amount, as it may not account for all accrued interest or fees. For a valid payoff amount, select Payoff within Account Access at aesSuccess.org or call our toll-free number. Portions of a consolidation (such as subsidized and unsubsidized) must be treated as one loan. Insufficient payoff amounts may be returned. Send payoff amounts to: AES/Paid in Full, PO Box 2251, Harrisburg, PA 17105-2251.

Paid Ahead Status: Depending on your lender's policy, you may be required to remit your full monthly installment amount each month, even if your loans are paid ahead in order to maintain reduced interest rate eligibility under any applicable Repayment Incentive Program. Contact us for more information on your lender's policy. Unless you specify otherwise, we apply payments in excess of the amount due first to outstanding installments, then future bills. **EXCEPTION:** If you are billed for \$0 under the Income-Based Repayment plan, or are on a reduced payment forbearance, payments will not satisfy future bills. If your paid ahead amount only partially satisfies a future bill, the total amount due will be the portion not satisfied by your paid ahead amount.

If you have satisfied a full future bill, your amount due could be \$0. While paid ahead or partially paid ahead, you should continue to make payments since interest will continue to accrue daily.

Consumer Reporting Agencies: We report information about loans to the nationwide consumer reporting agencies. Late payments, missed payments or other defaults may be reflected in your credit report and the credit report for any other party to the loans.

Cosigner Notice: If a past due amount is reflected, the student borrower on the loans has become delinquent. If you are the cosigner, you are responsible for payment. Michigan residents have 30 days from the date of this statement to either pay the past due amount or contact us to make a payment arrangement. Illinois residents have 15 days from the date of this statement to either pay the past due amount or contact us to make a payment arrangement.

Interest Accrual: Interest accrues on your student loans daily, even if your loans are not in repayment. When you make a payment, it can only satisfy interest that has accrued on your loans up to the date the payment is applied.

Capitalization is the addition of unpaid interest to the principal balance of your loans at the end of grace, deferment or forbearance. This will increase your student loan debt, may result in a higher monthly installment amount, and it may take you longer to pay off your student loans.

You are responsible for all of the interest that accrues during a forbearance. Any interest that you do not pay during the forbearance will be capitalized at the end of the forbearance. During a deferment, the government pays the interest that accrues on your subsidized federal student loans; however, you remain responsible for interest that accrues on your unsubsidized federal student loans and Private Education Loans. Any interest that you do not pay on your unsubsidized federal student loans and Private Education Loans during a deferment will be capitalized at the end of the deferment. To avoid capitalization of interest, limit the use of forbearances or deferments or pay the interest that accrues during these periods, if you are able to do so.

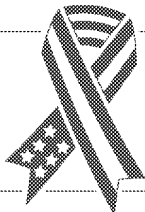
Save Time and Money at aesSuccess.org

• Make Payments • Explore Repayment Plan Options • Update Contact Information • Review Account History • Go Paperless 

Need help understanding your bill?
Visit aesSuccess.org/Bill.

Attention Servicemembers

Learn about the benefits that you may be eligible for, including the Servicemembers Civil Relief Act (SCRA), at aesSuccess.org/Servicemembers.

**QUESTIONS?**

Visit aesSuccess.org or call us toll-free at 800.233.0557 Mon – Fri 7:30AM to 9PM (ET).

Correspondence Address: American Education Services
PO Box 2461
Harrisburg, PA 17105-2461

Credit Dispute: AES Credit
PO Box 61047
Harrisburg, PA 17106-1047

Do not send payments to these addresses. This will cause a delay and could cause your loans to show past due.



OCTOBER 19, 2016

American Education Services

Payment Center

Harrisburg, PA 17130-0001

Toll-free 1-800-233-0557 • TTY: Dial 711

Fax 717-720-3916 • International 717-720-3100

www.aesSuccess.org

#BWNDHKB
#B876 6897 5210 19L8#
TASHANNA B GOLDEN
84 ALBERTA AVE
STATEN ISLAND NY 10314-4741



ACCT NUMBER: 0188475018

DEAR CUSTOMER:

This letter concerns the delinquency that currently exists on your student loan(s) listed on the reverse side of this letter. The total amount due is also listed on the reverse side of this letter.

We urge you to make payment(s) to bring your student loan(s) current. If you have not yet taken care of this matter, please do so today.

If you have already sent your payment, thank you and please disregard this notice. If you have not sent payment, please make your payment through one of the following methods:

MAKE PAYMENTS THROUGH THE MAIL:

- ☐ Include your account number, **0188475018**, on the check or money order.
- ☐ Send the payment to: American Education Services
Payment Center
Harrisburg, PA 17130-0001

MAKE PAYMENTS ONLINE AT: www.aesSuccess.org

MAKE TELEPHONE PAYMENTS AT: 1-800-233-0557

If your loan(s) remains past due, your late or missed payment(s) may be reported to each consumer reporting agency, and your consumer credit rating may be adversely affected.

If you are experiencing difficulty in making the scheduled payment, please contact our office at the address or telephone number shown above to resolve this matter. Our business hours are Monday through Friday 7:30 a.m. to 9:00 p.m., ET.

American Education Services
COLLECTIONS DEPARTMENT

TDXGN1 : PSO9B15PN
0188475018 0188475018 MR

00113162930000938

29301 300074101



LOAN INFORMATION

LOAN SEQ	LOAN PROGRAM	ORIGINAL LENDER NAME	NO. DAYS DELINQUENT	DUE DATE	INSTALLMENT PAST DUE	LATE FEE	TOTAL AMOUNT PAST DUE
0006	PEPLN	JPMORGAN CHASE BANK	10	10/08/2016	\$63.88	\$0.00	\$63.88
TOTAL PAST DUE AMOUNT FOR ALL LOANS (including late fees)							\$63.88

This communication is sent by American Education Services (AES) on behalf of the creditor(s)/owner(s) of your loans. This is an attempt to collect a debt on behalf of the creditor(s)/loan owner(s) and any information obtained will be used for that purpose.

SAVE TIME AND MONEY!

Make your payments online or sign up for Direct Debit to have your monthly payment(s) automatically withdrawn from a designated bank account each month. Sign in to Account Access at www.aesSuccess.org and select "Direct Debit" to get started.